

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**UNITED STATES PATENT APPLICATION**

<b>In re Application of :</b>	)	
	)	<b>Examiner: Akintola, Olabode</b>
<b>Kasower, Sheldon</b>	)	
	)	<b>Art Unit: 3624</b>
<b>Application No: 09/846,616</b>	)	
	)	
<b>Filed: 05/01/2001</b>	)	
	)	
<b>Name: CARD MANAGEMENT SYSTEM</b>	)	
<b>AND METHOD THEREFORE</b>	)	
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**RESPONSE TO OFFICE ACTION**

Dear Examiner Akintola:

We write in response to the Office Action dated 10-18-2006 in the above referenced U.S. Patent Application. Applicant thanks the Examiner for reviewing and assisting with the application and writes to provide the following in response.